

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION

In Re: §  
§  
FALK, CARL RAYMOND § Case No. 16-37646  
FALK, PATRICIA ANN §  
§  
Debtors §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH E. COHEN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 114,750.00  
(Without deducting any secured claims)

Assets Exempt: 84,100.00

Total Distributions to Claimants: 5,398.03

Claims Discharged

Without Payment: 27,774.50

Total Expenses of Administration: 3,601.97

3) Total gross receipts of \$ 9,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 9,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	3,601.97	3,601.97	3,601.97
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	NA	33,172.53	33,172.53	5,398.03
<b>TOTAL DISBURSEMENTS</b>	\$ NA	\$ 36,774.50	\$ 36,774.50	\$ 9,000.00

4) This case was originally filed under chapter 7 on 11/29/2016 . The case was pending for 26 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/14/2019 By: /s/JOSEPH E. COHEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
TOYOTA FJ CRUISER	1129-000	5,000.00
SUBARU FORESTER 2015	1129-000	3,000.00
ELECTRONICS	1129-000	250.00
DEPOSITS OF MONEY	1129-000	750.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 9,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 0.00</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL SECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TRUSTEE COMPENSATION:JOSEPH E. COHEN, TRUSTEE	2100-000	NA	1,650.00	1,650.00	1,650.00
TRUSTEE COMPENSATION:JOSEPH E. COHEN, TRUSTEE	2200-000	NA	35.47	35.47	35.47
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM):COHEN & KROL	3110-000	NA	1,277.67	1,277.67	1,277.67
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM):JOSEPH E. COHEN	3110-000	NA	638.83	638.83	638.83
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 3,601.97</b>	<b>\$ 3,601.97</b>	<b>\$ 3,601.97</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000004	CAPITAL ONE, N.A.	7100-000	NA	2,977.82	2,977.82	484.57
000007	CITIBANK, N.A.	7100-000	NA	6,950.32	6,950.32	1,131.00
000001	DISCOVER BANK	7100-000	NA	10,566.90	10,566.90	1,719.51
000002	DISCOVER BANK	7100-000	NA	511.43	511.43	83.22
000003	FIRST NATIONAL BANK OF OMAHA	7100-000	NA	2,374.44	2,374.44	386.38
000005	PYOD, LLC ITS SUCCESSORS	7100-000	NA	2,767.29	2,767.29	450.31
000006	WORLD'S FOREMOST BANK-CABELA'S CL	7100-000	NA	7,024.33	7,024.33	1,143.04
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ 33,172.53</b>	<b>\$ 33,172.53</b>	<b>\$ 5,398.03</b>

FORM 1  
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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 1  
 Exhibit 8

Case No: 16-37646 ABG Judge: A. BENJAMIN GOLDGAR  
 Case Name: FALK, CARL RAYMOND  
 FALK, PATRICIA ANN  
 For Period Ending: 01/14/19

Trustee Name: JOSEPH E. COHEN  
 Date Filed (f) or Converted (c): 11/29/16 (f)  
 341(a) Meeting Date: 01/05/17  
 Claims Bar Date: 09/25/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. REAL ESTATE	144,000.00	0.00		0.00	FA
2. TOYOTA FJ CRUISER	14,150.00	0.00		5,000.00	FA
3. SUBARU FORESTER 2015	21,750.00	0.00		3,000.00	FA
4. HOUSEHOLD GOODS	1,500.00	0.00		0.00	FA
5. ELECTRONICS	500.00	0.00		250.00	FA
6. CLOTHES	300.00	0.00		0.00	FA
7. JEWELRY	350.00	0.00		0.00	FA
8. DEPOSITS OF MONEY	2,620.00	0.00		750.00	FA
9. BONDS, MUTUAL FUNDS	800.00	0.00		0.00	FA
10. 401(K)	40,000.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$225,970.00 \$0.00 \$9,000.00 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE FILED MOTION FOR SALE OF ASSETS BACK TO DEBTOR - 8/30/18. DEBTOR NEGOTIATING WITH DEBTOR TO PURCHASE TRUSTEE'S RIGHT, TITLE AND INTEREST IN ASSETS - 4/30/18. TRUSTEE HAS ALSO REQUESTED COPIES OF BANK STATEMENTS FROM DEBTOR - 1/9/2018. TRUSTEE HAS REQUESTED INFO ON VEHICLES FROM DEBTOR - 4/30/17.

Initial Projected Date of Final Report (TFR): 11/30/18

Current Projected Date of Final Report (TFR): 11/30/18

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-37646 -ABG  
Case Name: FALK, CARL RAYMOND  
FALK, PATRICIA ANN  
Taxpayer ID No: \*\*\*\*\*2595  
For Period Ending: 01/14/19

Trustee Name: JOSEPH E. COHEN  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*0545 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
08/30/18	* NOTE *	Carl & Patricia Falk	Sale proceeds	1129-000	9,000.00		9,000.00
* 10/26/18	300001	JOSEPH E. COHEN, Trustee 105 West Madison Street Chicago, IL 60602	* NOTE * Properties 2, 3, 5, 8 Trustee Compensation			1,685.47	7,314.53
			Fees 1,650.00	2100-003			
			Expenses 35.47	2200-003			
* 10/26/18	300001	JOSEPH E. COHEN, Trustee 105 West Madison Street Chicago, IL 60602	Trustee Compensation			-1,685.47	9,000.00
			Fees ( 1,650.00 )	2100-003			
			Expenses ( 35.47 )	2200-003			
* 10/26/18	300002	COHEN & KROL 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees	3110-003		1,277.67	7,722.33
* 10/26/18	300002	COHEN & KROL 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees	3110-003		-1,277.67	9,000.00
* 10/26/18	300003	JOSEPH E. COHEN 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees	3110-003		638.83	8,361.17
* 10/26/18	300003	JOSEPH E. COHEN 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees	3110-003		-638.83	9,000.00
* 10/26/18	300004	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	REPRINT OF CHECK DUE TO FAULTY MICR CARTRIDGE Claim 000001, Payment 16.27261%	7100-003		1,719.51	7,280.49

Page Subtotals 9,000.00 1,719.51

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-37646 -ABG  
Case Name: FALK, CARL RAYMOND  
FALK, PATRICIA ANN  
Taxpayer ID No: \*\*\*\*\*2595  
For Period Ending: 01/14/19

Trustee Name: JOSEPH E. COHEN  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*0545 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
* 10/26/18	300004	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Claim 000001, Payment 16.27261% REPRINT OF CHECK DUE TO FAULTY MICR CARTRIDGE	7100-003		-1,719.51	9,000.00
* 10/26/18	300005	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Claim 000002, Payment 16.27202%	7100-003		83.22	8,916.78
* 10/26/18	300005	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Claim 000002, Payment 16.27202% REPRINT OF CHECK DUE TO FAULTY MICR CARTRIDGE	7100-003		-83.22	9,000.00
* 10/26/18	300006	First National Bank of Omaha 1620 Dodge Street, Stop code 3105 Omaha, NE 68197	Claim 000003, Payment 16.27247%	7100-003		386.38	8,613.62
* 10/26/18	300006	First National Bank of Omaha 1620 Dodge Street, Stop code 3105 Omaha, NE 68197	Claim 000003, Payment 16.27247% REPRINT OF CHECK DUE TO FAULTY MICR CARTRIDGE	7100-003		-386.38	9,000.00
* 10/26/18	300007	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Claim 000004, Payment 16.27264%	7100-003		484.57	8,515.43
* 10/26/18	300007	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Claim 000004, Payment 16.27264% REPRINT OF CHECK DUE TO FAULTY MICR CARTRIDGE	7100-003		-484.57	9,000.00
* 10/26/18	300008	PYOD, LLC its successors assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008	Claim 000005, Payment 16.27260%	7100-003		450.31	8,549.69

Page Subtotals 0.00 -1,269.20



ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-37646 -ABG  
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FALK, PATRICIA ANN  
Taxpayer ID No: \*\*\*\*\*2595  
For Period Ending: 01/14/19

Trustee Name: JOSEPH E. COHEN  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*0545 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
* 10/26/18	300008	Greenville, SC 29602 PYOD, LLC its successors assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Claim 000005, Payment 16.27260% REPRINT OF CHECK DUE TO FAULTY MICR CARTRIDGE	7100-003		-450.31	9,000.00
* 10/26/18	300009	WORLD'S FOREMOST BANK-CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 68501-2609	Claim 000006, Payment 16.27258%	7100-003		1,143.04	7,856.96
* 10/26/18	300009	WORLD'S FOREMOST BANK-CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 68501-2609	Claim 000006, Payment 16.27258% REPRINT OF CHECK DUE TO FAULTY MICR CARTRIDGE	7100-003		-1,143.04	9,000.00
* 10/26/18	300010	Citibank, N.A. c/o Quantum3 Group LLC PO Box 280 Kirkland, WA 98083-0280	Claim 000007, Payment 16.27263%	7100-003		1,131.00	7,869.00
* 10/26/18	300010	Citibank, N.A. c/o Quantum3 Group LLC PO Box 280 Kirkland, WA 98083-0280	Claim 000007, Payment 16.27263% REPRINT OF CHECK DUE TO FAULTY MICR CARTRIDGE	7100-003		-1,131.00	9,000.00
10/26/18	300011	JOSEPH E. COHEN, Trustee 105 West Madison Street Chicago, IL 60602	Trustee Compensation			1,685.47	7,314.53
			Fees 1,650.00	2100-000			
			Expenses 35.47	2200-000			
10/26/18	300012	COHEN & KROL 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees	3110-000		1,277.67	6,036.86

Page Subtotals 0.00 2,512.83

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 16-37646 -ABG  
Case Name: FALK, CARL RAYMOND  
FALK, PATRICIA ANN  
Taxpayer ID No: \*\*\*\*\*2595  
For Period Ending: 01/14/19

Trustee Name: JOSEPH E. COHEN  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*0545 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/26/18	300013	JOSEPH E. COHEN 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees	3110-000		638.83	5,398.03
10/26/18	300014	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Claim 000001, Payment 16.27261%	7100-000		1,719.51	3,678.52
10/26/18	300015	First National Bank of Omaha 1620 Dodge Street, Stop code 3105 Omaha, NE 68197	Claim 000003, Payment 16.27247%	7100-000		386.38	3,292.14
10/26/18	300016	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Claim 000004, Payment 16.27264%	7100-000		484.57	2,807.57
10/26/18	300017	PYOD, LLC its successors assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Claim 000005, Payment 16.27260%	7100-000		450.31	2,357.26
10/26/18	300018	WORLD'S FOREMOST BANK-CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 68501-2609	Claim 000006, Payment 16.27258%	7100-000		1,143.04	1,214.22
10/26/18	300019	Citibank, N.A. c/o Quantum3 Group LLC PO Box 280 Kirkland, WA 98083-0280	Claim 000007, Payment 16.27263%	7100-000		1,131.00	83.22
10/26/18	300020	Discover Bank Discover Products Inc PO Box 3025		7100-000		83.22	0.00

Page Subtotals 0.00 6,036.86

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 16-37646 -ABG  
Case Name: FALK, CARL RAYMOND  
FALK, PATRICIA ANN  
Taxpayer ID No: \*\*\*\*\*2595  
For Period Ending: 01/14/19

Trustee Name: JOSEPH E. COHEN  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*0545 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		New Albany, OH 43054-3025					

COLUMN TOTALS	9,000.00	9,000.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	9,000.00	9,000.00	
Less: Payments to Debtors		0.00	
Net	9,000.00	9,000.00	

Page Subtotals 0.00 0.00

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 16-37646 -ABG  
Case Name: FALK, CARL RAYMOND  
FALK, PATRICIA ANN  
Taxpayer ID No: \*\*\*\*\*2595  
For Period Ending: 01/14/19

Trustee Name: JOSEPH E. COHEN  
Bank Name: Axos Bank  
Account Number / CD #: \*\*\*\*\*0116 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00

COLUMN TOTALS	0.00	0.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account (Non-Interest Earn - *****0545	9,000.00	9,000.00	0.00
Checking Account - *****0116	0.00	0.00	0.00
	-----	-----	-----
	9,000.00	9,000.00	0.00
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00